

UNITED STATES BANKRUPTCY COURT

Middle District of Tennessee

In re Darlene H McGilvray
Debtor

Case No. 11-09285

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ventures Trust 2013-I-Nh By MCM Capital Partners, LLC As Trustee By BSI Financial Services Its Attorney In Fact

Court claim no. (if known): 16

Last four digits of any number 9691
you use to identify the debtor's
account:

Date of payment change: 03/01/2015
Must be at least 21 days after date of
this notice

New total payment: \$ 1,477.85
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 289.92 New escrow payment: \$ 254.13

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ ____ New principal and interest payment: \$ ____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ ____ New mortgage payment: \$ ____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/Jeremiah McGuire
Signature

Date 02/02/2015

Print: Jeremiah McGuire Title Attorney
First Name Middle Name Last Name

Company Brock & Scott, PLLC

Address 5121 Parkway Plaza Blvd.
Number Street

Charlotte, NC 28217

City State ZIP Code

Contact phone (704) 369 - 0676

Email bankruptcy@brockandscott.com

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
COLUMBIA DIVISION

IN RE:
Darlene H McGilvray
DEBTOR

CASE NO. 11-09285
CHAPTER 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has/have been electronically served or mailed, postage prepaid on January 29, 2015 to the following:

Darlene H McGilvray
9178 Christopher Ashley Drive
Lyles, TN 37098

Bryan Clark Penland
13 Public Square
Columbia, TN 38401

Henry Edward Hildebrand, III
PO Box 340019
Nashville, TN 37203-0019

This the 2nd day of February, 2015.

/s/ Ryan Tomlin
Ryan Tomlin
Brock & Scott, PLLC
5121 Parkway Plaza Blvd., Suite 300
Charlotte, NC 28217
Ph: (704) 369-0676
Fax: (704) 369-0760
bankruptcy@brockandscott.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-866-581-4498
www.bsifinancial.com

Annual Escrow Account Disclosure Statement

DATE: 01/23/15

DARLENE MCGILVRAY
9178 CHRISTOPHER ASHLEY RD
LYLES, TN 37098

PROPERTY ADDRESS
9178 CHRISTOPHER ASHLEY R
LYLES, TN 37098

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 03/01/2015 THROUGH 02/29/2016.

----- ANTICIPATED PAYMENTS FROM ESCROW 03/01/2015 TO 02/29/2016 -----

HOMEOWNERS INS	\$2,113.60
COUNTY TAX	\$936.00
TOTAL PAYMENTS FROM ESCROW	\$3,049.60
MONTHLY PAYMENT TO ESCROW	\$254.13

----- ANTICIPATED ESCROW ACTIVITY 03/01/2015 TO 02/29/2016 -----

ANTICIPATED PAYMENTS			ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	REQUIRED
			STARTING BALANCE -->	\$2,113.60
MAR	\$254.13			\$2,367.73
APR	\$254.13	\$2,113.60	HOMEOWNERS INS L1->	\$508.26
MAY	\$254.13			\$762.39
JUN	\$254.13			\$1,016.52
JUL	\$254.13			\$1,270.65
AUG	\$254.13			\$1,524.78
SEP	\$254.13			\$1,778.91
OCT	\$254.13			\$2,033.04
NOV	\$254.13			\$2,287.17
DEC	\$254.13			\$2,541.30
JAN	\$254.13			\$2,795.43
FEB	\$254.13	\$936.00	COUNTY TAX	\$2,113.56

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS GREATER THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SURPLUS. **YOUR ESCROW SURPLUS IS \$318.94.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$1,223.72
ESCROW PAYMENT	\$254.13
NEW PAYMENT EFFECTIVE 03/01/2015	\$1,477.85

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$508.26.

***** Continued on reverse side *****



IF YOUR SURPLUS IS \$50 OR GREATER, BSI FINANCIAL SERVICES WILL SEND YOU A REFUND CHECK, PROVIDED YOUR LOAN IS CURRENT.

IF YOUR SURPLUS IS LESS THAN \$50, THE FUNDS WILL REMAIN IN YOUR ESCROW ACCOUNT.

***** Continued from front *****

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 03/01/2014 AND ENDING 02/28/2015. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 03/01/2014 IS:

PRIN & INTEREST	\$1,223.72
ESCROW PAYMENT	\$215.07
SHORTAGE PYMT	\$74.85
BORROWER PAYMENT	\$1,513.64

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL		PRIOR PROJECTED	ACTUAL
MAR	\$215.07	\$0.00 *		\$968.00 *	STARTING BALANCE	\$1,690.88	\$1,708.54-
MAR				\$2,113.60	COUNTY TAX	\$1,905.95	\$4,790.14-
APR	\$215.07	\$0.00 *	\$1,690.88		HOMEOWNERS INS	T-> \$430.14	\$4,790.14-
MAY	\$215.07	\$0.00 *			HOMEOWNERS INS	\$645.21	\$4,790.14-
JUN	\$215.07	\$2,543.40 *				\$860.28	\$2,246.74-
JUL	\$215.07	\$565.20 *				\$1,075.35	\$1,681.54-
AUG	\$215.07	\$282.60 *				\$1,290.42	\$1,398.94-
SEP	\$215.07	\$0.00 *				\$1,505.49	\$1,398.94-
OCT	\$215.07	\$579.84 *				\$1,720.56	\$819.10-
NOV	\$215.07	\$579.84 *				\$1,935.63	\$239.26-
DEC	\$215.07	\$289.92 *		\$936.00 *	COUNTY TAX	\$2,150.70	\$885.34-
JAN	\$215.07	\$579.84 *				\$2,365.77	\$305.50-
FEB	\$215.07	\$0.00	\$890.00		COUNTY TAX	\$1,690.84	\$305.50-
	\$2,580.84	\$5,420.64	\$2,580.88	\$4,017.60			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$430.14. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$4,790.14-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.